

Australian Flying Disc Association

SPORTS INSURANCE SCHEME SUMMARY

CERTIFICATE OF CURRENCY

We are able to forward a Certificate of insurance to your club or local Association, noting the period of insurance, the amount of cover and the Insurer. This will accommodate the requirements of Incorporation and or local Councils.

Request a Certificate online by submitting a request from this website. Go to the 'Sports/Leisure Enquiry' option on the Menu.

CLUB/ASSOCIATION MANUAL

This manual has been prepared to assist you with all aspects of the Sports Insurance that your club holds. The insurance has been arranged through your National and State bodies with the intention of providing a basic level of coverage for all participants, members and officials associated with your club.

The scheme covers all registered participants, coaches, officials and voluntary workers whilst involved in training, playing, meetings or any official function/activity of your club/Association.

Your policy benefits are summarised as follows:

NB: ALL CLAIM FORMS MUST BE RECEIVED BY THE UNDERWRITER WITHIN THIRTY (30) DAYS OF THE INJURY OCCURRING. ACCOUNTS AND REBATE STATEMENTS MAY BE SENT AT A LATER DATE.

PERSONAL ACCIDENT COVERAGE

1. Death and Permanent Disability

This section provides a lump sum benefit to insured's that suffer permanent injury or death. The maximum claimable under this section is \$50,000.00.

There is percentages payable for various levels of disability for example;

Permanent Total Loss of Use of Hearing - One Ear	\$ 7500
Permanent Total Loss of Use of Hearing - Both Ears	\$ 22500
Fractured leg or Patella with established non-union	\$ 7500

2. Medical Coverage

This section provides 85% Reimbursement of any Non-Medicare expenses up to a maximum limit of \$1,500.00 per injury. There is a \$50.00 excess applicable to each claim lodged with the underwriter. Coverage is for any Non Medicare expenses incurred within 12 months from the date of injury. Non-Medicare expenses are those costs that are non-recoverable (in any part) through Medicare. These expenses include dental, physiotherapy, chiropractic, ambulance, private hospital accommodation and, private hospital theatre fees. The expenses **not** able to be claimed through this section include;

a) The amount between the doctor's fee and the money you receive back from Medicare.

- b) The amount between the Surgeons bill and the money you receive back from Medicare
- c) The amount between the Anaesthetists bill and the money you receive back from Medicare
- d) X-Ray costs.

ALL ACCOUNTS MUST BE PAID BY THE PLAYER BEFORE SUBMITTING TO THE INSURANCE COMPANY. PLEASE NOTE THAT ALL CLAIMS UNDER THIS SECTION MUST INCLUDE A DOCTORS REFERRAL FOR THE SERVICE BEING CLAIMED.

3. Loss of Income

This section provides an income replacement to insured's who suffer an injury and are temporarily totally disabled from performing their usual occupation. The benefit is 80% of your usual weekly salary or \$250.00 per week whichever is the lessor. There is an excess period of 7 days on your policy. The benefit is claimable for 52 weeks from the date of injury. To make a claim under this section the player **must**;

- a) Provide a Doctor's Certificate for the period off work.
- b) Provide a letter from the claimants employer detailing usual gross wage, time expected off work, and whether the claimant is receiving sick or holiday pay.
- c) Have the Attending Physicians Statement completed and forwarded to the insurance company.

If a claimant is self-employed, these questions must be completed on a statutory declaration.

4. Other Accident Insurance Benefits

Student Assistance		\$250 per week/ 7 day excess
Home Help Benefit		\$250 per week/ 7 day excess
Parent Inconvenience		\$250 per week/ 7 day excess
Funeral Expense		Up to \$5,000
Home Nurse Care		\$300 per week/ 7 day excess
Ancillary Non Medicare	\$1,500	
Rehabilitation Benefit		
Double capital Sum Insured		Persons u/12

PUBLIC LIABILITY COVERAGE

Your club and its members are insured for any claims arising from negligence in respect of bodily injury or property damage, that happen during the period of insurance and caused by an occurrence in connection with your sport.

The coverage provided is for \$20,000,000 any one occurrence with a \$500 excess on each and every claim. Coverage extends to include;

- Tenants Liability
- Property Owners Liability
- Products Liability
- Member to Member liability excluding participation risk
- Medical Aid Liability
- Car Parking Liability
- Cross Liabilities
- Professional Indemnity extension for coaches and match officials to \$2,000,000

If you know of an incident that may give rise to a Public Liability claim, please contact the Insurance broker on 02 99707577

Cover for this section is worldwide excluding the United States or Canada and any claim brought against the insured in any country outside Australia.

A full list of the policy exclusions is contained in the Insurers wording.

NB: CLUBS ARE NOT REQUIRED TO PURCHASE SEPARATE LIABILITY COVER.

ARRANGING/ADMINISTERING INSURANCE COVER

Your clubs insurance coverage has been negotiated and arranged through your State Association.

Your association's treasurer pays your premiums directly to the AFDA. These amounts will be audited with state association. Any late registrations must be advised and the premium remitted to the AFDA

NB: Claims will not be honoured unless the claimant was a registered and financial member of your association prior to any injury. Should a participant be injured during pre-season training, claims will only be accepted if the participant is subsequently fully registered.

TRAVEL INSURANCE

The Sports Policy provides worldwide Personal Accident protection. However, cover is limited, should your club or team be travelling overseas to compete in Tournaments/Carnivals etc, please contact our office and we will arrange appropriate insurance coverage that includes cover for training and playing of sport.

Any inquiries or questions regarding this cover should be directed through your association secretary.

"TOP UP" COVER

As mentioned previously, the cover provided under your scheme is not "all encompassing". However, the AFDA insurance broker is able to arrange additional "Top Up" cover for the various sections of the policy for either clubs or individual participants. The two main areas that can be "Topped Up" are the Loss of Income and Medical sections. Ph 02 99707577

NOTE: A full policy wording is held by your National body and is available for your information.